

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: RANDA, JAMES MARTIN  
RANDA, JODI LYNNE

Case No. 09-29576

Chapter 7

Debtors

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)

DEBORAH K. EBNER, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00  
(without deducting any secured claims)

Assets Exempt: \$13,300.00

Total Distribution to Claimants: \$361,474.22

Claims Discharged

Without Payment: \$1,372,227.02

Total Expenses of Administration: \$48,528.50

3) Total gross receipts of \$ 410,002.72 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$410,002.72 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$363,071.89	\$349,791.84	\$349,791.84	\$349,791.84
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	48,528.50	48,528.50	48,528.50
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	172,752.55	168,752.99	157,133.89	11,682.38
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	745,685.78	1,173,501.09	1,173,501.09	0.00
<b>TOTAL DISBURSEMENTS</b>	\$1,281,510.22	\$1,740,574.42	\$1,728,955.32	\$410,002.72

4) This case was originally filed under Chapter 7 on August 12, 2009.  
The case was pending for 23 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/14/2011 By: /s/DEBORAH K. EBNER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
5308 Oak Meadow, Plano, IL 60545 the Entireties	1110-000	410,000.00
Interest Income	1270-000	2.72
<b>TOTAL GROSS RECEIPTS</b>		<b>\$410,002.72</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
15	First National Bank of Ottawa	4110-000	363,071.89	N/A	N/A	0.00
18	Internal Revenue Service	4300-000	N/A		0.00	0.00
NOTFILED	Fifth Third Bank c/o Polsinelli	4110-000	0.00	N/A	N/A	0.00
	First National Bank of Ottawa	4110-002	N/A	349,791.84	349,791.84	349,791.84
<b>TOTAL SECURED CLAIMS</b>			<b>\$363,071.89</b>	<b>\$349,791.84</b>	<b>\$349,791.84</b>	<b>\$349,791.84</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DEBORAH K. EBNER	2100-000	N/A	2,750.05	2,750.05	2,750.05
DEBORAH K. EBNER	2200-000	N/A	108.29	108.29	108.29
Deborah K. Ebner, ESQ.	3110-000	N/A	4,537.50	4,537.50	4,537.50
LOIS WEST	3410-000	N/A	924.50	924.50	924.50
Karges Realty	3510-002	N/A	9,400.00	9,400.00	9,400.00
Midwest Realty	3510-002	N/A	10,100.00	10,100.00	10,100.00
Real Estate Taxes 2009	2820-002	N/A	10,996.14	10,996.14	10,996.14
Transfer taxes	2500-002	N/A	615.00	615.00	615.00
Recorder	2500-002	N/A	52.00	52.00	52.00
Title Charges	2500-002	N/A	175.00	175.00	175.00
County Taxes	2820-002	N/A	6,300.02	6,300.02	6,300.02
Title Charges	2500-002	N/A	1,570.00	1,570.00	1,570.00
Earnest Money	2500-002	N/A	1,000.00	1,000.00	1,000.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	48,528.50	48,528.50	48,528.50

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
18P-2	Internal Revenue Service	5800-000	158,790.91	157,133.89	157,133.89	11,682.38
19P	Illinois Dept of Revenue	5800-000	13,961.64	11,619.10	0.00	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			172,752.55	168,752.99	157,133.89	11,682.38

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	AMERICAN INFOSOURCE LP AS AGENT FOR TARGET	7100-000	2,980.35	3,114.55	3,114.55	0.00
2	Hawthorne Credit Union	7100-000	425,311.98	465,357.90	465,357.90	0.00
3	PYOD LLC its successors and assigns as assignee of	7100-000	3,463.24	3,720.80	3,720.80	0.00
4	PYOD LLC its successors and assigns as assignee of	7100-000	2,017.26	2,086.23	2,086.23	0.00
5	PYOD LLC its successors and assigns as assignee of	7100-000	543.63	582.63	582.63	0.00
6	Gruber and Kostal D.D.S., Ltd.	7100-000	2,117.10	2,512.10	2,512.10	0.00
7	Citizens Bank	7100-000	92,082.00	100,033.94	100,033.94	0.00
8	Chase Bank USA, N.A.	7100-000	749.42	793.16	793.16	0.00
9	Chase Bank USA,N.A	7100-000	735.62	778.05	778.05	0.00
10	American Infosource Lp As Agent for T Mobile	7100-000	364.31	464.17	464.17	0.00
11	GE Money Bank dba JCPENNEY CREDIT SERVICES	7100-000	2,986.01	3,041.66	3,041.66	0.00
12	GE Money Bank dba PAYPAL	7100-000	589.77	641.18	641.18	0.00
13	GE Money Bank dba WALMART	7100-000	2,113.82	2,173.25	2,173.25	0.00
14	GE Money Bank dba OLD NAVY	7100-000	404.03	404.03	404.03	0.00
16	Chase Bank USA NA	7100-000	10,501.31	10,567.31	10,567.31	0.00
17	Fifth Third Bank	7100-000	N/A	576,862.14	576,862.14	0.00
18U-2	Internal Revenue Service	7100-000	N/A	71.63	71.63	0.00
19U	Illinois Dept of Revenue	7200-000	N/A	296.36	296.36	0.00
NOTFILED	John and Jeanette Holmes c/o Michael C. Funkey, Esq.	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Green Tree	7100-000	44,352.89	N/A	N/A	0.00
NOTFILED	Fifth Third Visa Fifth Third Center	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Furniture First By Wells Fargo Financial National	7100-000	8,747.36	N/A	N/A	0.00
NOTFILED	Wells Fargo	7100-000	8,625.50	N/A	N/A	0.00
NOTFILED	Menards	7100-000	1,677.41	N/A	N/A	0.00
NOTFILED	Wells Fargo Financial	7100-000	1,962.00	N/A	N/A	0.00
NOTFILED	The Home Depot Home Depot Credit Services	7100-000	2,017.26	N/A	N/A	0.00
NOTFILED	Edward Health Ventures	7100-000	1,044.02	N/A	N/A	0.00
NOTFILED	Menards	7100-000	1,993.97	N/A	N/A	0.00
NOTFILED	Sears Life Insurance Co.	7100-000	29.88	N/A	N/A	0.00
NOTFILED	Dr. Timothy J. Clare	7100-000	699.77	N/A	N/A	0.00

NOTFILED	Dr. Timothy J. Clare	7100-000	3,208.00	N/A	N/A	0.00
NOTFILED	American Express	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Capital One	7100-000	2,909.47	N/A	N/A	0.00
NOTFILED	Associated Bank Associated Loan Services Dept.	7100-000	121,458.40	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			745,685.78	1,173,501.09	1,173,501.09	0.00

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-29576

Trustee: (330480) DEBORAH K. EBNER

Case Name: RANDA, JAMES MARTIN  
RANDA, JODI LYNNE

Filed (f) or Converted (c): 08/12/09 (f)

§341(a) Meeting Date: 09/23/09

Period Ending: 07/14/11

Claims Bar Date: 04/08/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	5308 Oak Meadow, Plano, IL 60545 the Entireties	420,000.00	56,928.11	410,000.00	FA
2	Cash on hand	100.00	0.00	0.00	FA
3	Centrue Bank 201 E. Main Streator, IL 61364 Savi	231.26	0.00	0.00	FA
4	Centrue Bank 202 Indian Springs Dr. Sandwich, IL	202.84	0.00	0.00	FA
5	Security deposit with Commonwealth Edison	600.00	434.10	0.00	FA
6	Furniture, TV, Computer & Appliances	2,000.00	0.00	0.00	FA
7	Books, pictures and DVD's	100.00	0.00	0.00	FA
8	Clothes	500.00	0.00	0.00	FA
9	Wedding rings, 1 pair of diamond earrings	1,000.00	0.00	0.00	FA
10	Term Life Insurance State Farm Insurance Company	0.00	0.00	0.00	0.00
11	Metlife Class Action	Unknown	0.00	0.00	0.00
12	Fraud claims against Russel Ott, Aurora, IL	670,000.00	670,000.00	0.00	FA
13	Fraud claims against Russel Ott, Aurora, IL	130,000.00	130,000.00	0.00	FA
14	2001 Ford Excursion Sport Utility 4D	9,000.00	0.00	0.00	FA
15	4 dogs	200.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	2.72	FA
16	Assets Totals (Excluding unknown values)	\$1,233,934.10	\$857,362.21	\$410,002.72	\$0.00

**Major Activities Affecting Case Closing:**

Final Report filed 10/20/10. Trustee awaiting approval.

Judge continuing from time to time. Currently continued until 2/18/11

Initial Projected Date Of Final Report (TFR): December 31, 2015

Current Projected Date Of Final Report (TFR): October 20, 2010 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-29576

Case Name: RANDA, JAMES MARTIN  
RANDA, JODI LYNNE

Taxpayer ID #: \*\*-\*\*\*2863

Period Ending: 07/14/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*52-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
07/19/10		Chicago Title & Trust Company	net proceeds after mortgage payoff : Gross receipts \$410,000.00		20,000.00		20,000.00
	{1}		Gross Sale Proceeds 410,000.00	1110-000			20,000.00
		First National Bank of Ottawa	Payoff First Mortgage -349,791.84	4110-002			20,000.00
		Karges Rea;ty	Commission -9,400.00	3510-002			20,000.00
		Midwest Realty	Commission -10,100.00	3510-002			20,000.00
		Real Estate Taxes 2009	Real Estate Taxes 2009 -10,996.14	2820-002			20,000.00
		Transfer taxes	Transfer taxes -615.00	2500-002			20,000.00
		Recorder	Recorder -52.00	2500-002			20,000.00
		Title Charges	Title Charges -175.00	2500-002			20,000.00
		County Taxes	County Taxes -6,300.02	2820-002			20,000.00
		Title Charges	Title Charges -1,570.00	2500-002			20,000.00
		Earnest Money	Earnest Money -1,000.00	2500-002			20,000.00
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.46		20,000.46
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.18		20,001.64
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,001.80
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,001.96
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,002.12
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,002.28
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,002.44
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.15		20,002.59
03/25/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.13		20,002.72
03/25/11		To Account #9200*****5266	to close	9999-000		20,002.72	0.00

<b>ACCOUNT TOTALS</b>	<b>20,002.72</b>	<b>20,002.72</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	20,002.72	
<b>Subtotal</b>	<b>20,002.72</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$20,002.72</b>	<b>\$0.00</b>	



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-29576

Case Name: RANDA, JAMES MARTIN  
RANDA, JODI LYNNE

Taxpayer ID #: \*\*-\*\*\*2863

Period Ending: 07/14/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*52-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/25/11		From Account #9200*****5265	to close	9999-000	20,002.72		20,002.72
03/28/11	101	DEBORAH K. EBNER	Dividend paid 100.00% on \$108.29, Trustee Expenses; Reference:	2200-000		108.29	19,894.43
03/28/11	102	DEBORAH K. EBNER	Dividend paid 100.00% on \$2,750.05, Trustee Compensation; Reference:	2100-000		2,750.05	17,144.38
03/28/11	103	LOIS WEST	Dividend paid 100.00% on \$924.50, Accountant for Trustee Fees (Other Firm); Reference:	3410-000		924.50	16,219.88
03/28/11	104	Deborah K. Ebner, ESQ.	Dividend paid 100.00% on \$4,537.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		4,537.50	11,682.38
03/28/11	105	Internal Revenue Service	Dividend paid 7.43% on \$157,133.89; Claim# 18P-2; Filed: \$157,133.89; Reference:	5800-000		11,682.38	0.00

<b>ACCOUNT TOTALS</b>	<b>20,002.72</b>	<b>20,002.72</b>	<b>\$0.00</b>
Less: Bank Transfers	20,002.72	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>20,002.72</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$20,002.72</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # 9200-*****52-65	20,002.72	0.00	0.00
Checking # 9200-*****52-66	0.00	20,002.72	0.00
	<b>\$20,002.72</b>	<b>\$20,002.72</b>	<b>\$0.00</b>